

IS BANK INTEREST TOO HIGH?

SPT. WILLIAMS ADDRESSES SAVINGS BANKS MEN.

Does Not Like the Invasion by Banks of Discount and Trust Companies—Disincentive of Savings Bank Surpluses—Debit Limit Amendment Opposed.

Something of a surprise was sprung at the annual meeting of the Savings Banks Association of the State of New York yesterday when Clark Williams, State Superintendent of Banks, addressing the officers of savings banks from all over the State, said that 4 per cent. was too high a rate of interest for some of them to pay and practically told them to look to the safety of their institutions first regardless of the rate their neighbors paid.

"I consider it my most pressing duty," said the Superintendent in the course of his remarks, not only about savings banks but about trust companies and banks of discount, "to encourage the general reduction of the rate of interest in our institutions throughout the State, not only in the interest of the corporations themselves but in the interest of those who have entrusted their funds to these depositories for safe keeping."

Mr. Williams' speech was not the only one made in regard to the interest rate, a subject necessarily uppermost at this time with the savings bank men because of the approaching interest date. E. P. Maynard, comptroller of the Brooklyn savings banks, advised the bankers to look to their surplus carefully, for that was the keynote of safety.

Mr. Williams, who spoke toward the end of the meeting, which was held in the Chamber of Commerce, got a hearty greeting from the 200 or more bankers who attended this year's gathering of the association.

In beginning his remarks he had some comment to make upon the failure of the Legislature to pass a law limiting the number of non-resident trustees in a bank to two, a provision which was killed in the Senate committee.

Mr. Williams pointed out that the Mr. Williams committee, the association's executive committee had asked for it.

"Although we have met with some success in the past," he went on to say, "as our experience with legislative methods broaden I am convinced that I lack the essential qualities of a good bill passer."

In taking up the matter of the interest rate Mr. Williams complimented the bankers by saying that the general consideration of the subject had been receiving was to him a very striking evidence of their characteristic conservatism. He added that a knowledge of the general conditions throughout the State compels the conclusion that the greatest offense to economic principles and sound banking lies in the payment of high interest rates. This evil results, as I have frequently stated before, from improper competition and an unreasonable desire for quantity rather than quality. Gentlemen, deposits are still a liability and should not be recklessly solicited or procured by the offering of high interest rates at the sacrifice of safety. The practice of this offense to the principles of sound banking is indulged in by banks of discount, State and national, as well as by trust companies, largely through the instrumentality of their so-called interest departments.

"The savings bank, as we all know, is a semi-philanthropic institution. It is created as the depository of the savings of the prudent poor. No one can properly profit by its operation but the depositors themselves. The restrictions laid upon savings banks by the statutes are such as to require the safest possible investment, and the statutes also contemplate the largest possible return to the depositors. So in the discussion of the rate savings banks should pay it is fair to keep these fundamental facts in mind. But what is the condition at the present time regarding the rate of interest paid by New York? We find by comparison of deposits with the percentage of surplus which our savings banks have laid away from year to year a most remarkable diminution."

Mr. Williams went on to quote figures to show that the percentage had declined from 17 per cent. to 10 per cent. last year. What might be the result, he said, with the falling rate of interest on conservative investments, this disregard of surplus through the payment of high interest rates would in time result disastrously for depositors.

"I am not impressed," he said, "with the argument that because certain banks are paying 4 per cent. all should, but I do believe, gentlemen, that so far as the savings banks are concerned the affairs of each are administered by trustees who are competent to discharge the duties imposed upon them by that trust. Conditions in banks may differ, and it is for the trustees to determine the proper rate of interest to be paid depositors, taking into consideration, as they must, the absolute safety of the principal and the maintenance of the proper surplus reserve, to which the present depositor may properly in part contribute for the benefit of posterity."

Mr. Williams said that in his opinion the system of interest departments in national and State banks and trust companies was an improper incursion upon the legitimate field of the savings bank and that if it continued it must be properly controlled. There was no economic analogy which justified them paying 4 per cent. interest on deposits, he said. "Four per cent. interest," he said, "plus the expense account, plus proper charge for the reserve, represents a cost price for money which is difficult to cover if our savings banks are to be of any use to the community."

As to the interests of the depositor, his savings are not protected by compulsory investments in high grade securities, and in the case of loans and discounts, and in time of stress there is no postponement of depositors' demands for sixty days. Attack may be made not only through the doors of these institutions but through their clearing."

In concluding his remarks the Superintendent prophesied that because of the conservatism of the bankers there would be a general reduction of the interest rate.

"And, gentlemen," he added, "it is for you to determine whether this prediction shall come true. If it is right that the interest rate in your bank be reduced it lies with you to answer with your good judgment in the interest of those who have entrusted and shall entrust their savings to your care. Regardless of the action of your neighbor, if your institution will be stronger at the present time and in the years to come it is clearly your duty to reduce your rate."

There was no applause following Mr. Williams' remarks, but they excited a great deal of discussion. One banker said that while the remarks of Mr. Williams were undoubtedly reflective of the sentiment in one or two of the very large savings banks of the city, yet with the others it seemed to be a case where 4 per cent. would have to be paid, as otherwise the return from investments would create a surplus in excess of the 10 per cent. allowed.

"One or two of the large banks," said this banker, "have such enormous amounts to invest that they are able to obtain a rate of interest below that of an institution with \$25,000,000 deposits. But these banks do not like to reduce their rate just now, because they know that with

the others paying 4 per cent. it will mean a great loss in deposits."

Charles A. Miller, the retiring president, who is vice-president of the State Savings Bank, said that while the deposits in this State had grown greatly in fifteen years, the increase unfortunately did not represent entirely the savings of the thrifty poor, but rather from a deposit of funds by persons who ought not to be depositors in periods of cheap money. He was in favor of a plan, he said, that would keep out such depositors. Mr. Miller also called attention to the fact that the constitutional amendment allowing the debt limit of cities to be extended was likely to go through by default and that no class in the community should be more interested in seeing it defeated than savings bank depositors. The banks had invested in New York municipal securities with a distinct understanding of the constitutional limits placed on municipal debts, and to extend such limits now, he said, would be a distinct breach of faith. While it might result in a default on city bonds it could not but result in a depreciation of their market value which the banks ought not to be called upon to face.

Edgar J. Levey, former Deputy Comptroller, in talking on the same subject said: "There are in plain sight to-day influences which are disquieting. It is not any holder of New York City bonds has cause to fear the loss of either interest or principal, but the student of municipal finance undertaking an inquiry into New York City's credit as measured by the selling price of its bonds would first be struck by the abnormal increase in the city's debt. The really disquieting feature in the present situation is the proof which is to be found on every side that the city's recent financial excesses have superinduced a flippant attitude of irresponsibility toward the question of the city's obligations. Few realize the extent to which the constitutional barrier to excessive municipal debt has been weakened in recent years. If such a debt limit is not to be allowed to operate as the check of what use is it?"

Thomas M. Mulry was elected president of the association. Walter Trimble first vice-president, Charles B. Hanaman of Brooklyn second vice-president, Samuel R. Styles of New York treasurer and J. D. Curry of this city secretary. Resolutions were adopted protesting against the extension of the debt limit of cities.

BRIDGE COMMITTEE'S PLAN.

Say Aldermen Are Not Doing Right as to Queensboro Structure Opening.

The 250 business men of Queens, Manhattan, Brooklyn and The Bronx who comprise the Queensboro Bridge celebration committee are wondering what say, if any, they are going to have in spending the appropriation of \$20,000 made recently by the Board of Aldermen to help defray the expenses of the celebration which begins on Saturday, June 12, next, and continues for a week.

When the Aldermen made the appropriation they appointed a committee of fifteen from their own body to take charge of the bridge celebration committee, up to the present this Aldermanic committee has gone ahead spending the fund to suit themselves. So the celebration committee are raising a fund of their own. Instead of 100 bands, as planned by the celebration committee, the Aldermen are celebrating with a band of 100 and an orchestra to lead the singing of the school children. Instead of a display of fireworks for every night in the week during the celebration the Aldermanic committee is willing to provide for a display of fireworks for two hours on the night of the bridge opening. What other celebration the Aldermen having the fund in charge are willing to make the celebration committee are waiting to learn, but in the meantime they are going ahead raising their own fund.

Yesterday it was learned that the bridge celebration committee had been incorporated in Albany, with a capital of \$20,000. A. J. Egan of Jamaica, E. A. MacDougall of Flushing, Stuart Hirschman of Manhattan and J. A. Leach, W. H. Williams, Jr., C. H. M. Thomas and M. Lissberger of Long Island City, G. C. Meyer of Great Neck and G. B. Bay Side. They proposed raising money sufficient to meet all their needs and carry out the original plans of the celebration.

A high official of the celebration committee secured the attendance of the volunteer firemen's organizations throughout Long Island in the parade on the opening day is said to be a "mystery" and that the organizations coming forward and offering to parade.

Kinkadee Trust Co. Moves to Collect a California Debt.

SACRAMENTO, Cal., May 27.—The Consolidated California Vineyards Company's property at Galt was sold yesterday by the Kinkadee Trust Co. of New York, which seeks to foreclose a mortgage for \$500,000. The mortgage also covers properties of the company in other counties. A satisfactory settlement is expected without sale.

Work to Be Begun on Montreal Dry Dock.

MONTREAL, Quebec, May 27.—Major George Washington Stephens, president of the Harbor Board, made an announcement today that work would be commenced immediately on a \$2,500,000 dry dock in Montreal. The capital is to be supplied by the Dominion Government and British private interests.

PENNSYLVANIA R. R.

Reminder Bulletin.

Memorial Day, May 30, marks the opening of the Summer season at the great seashore resorts.

Monday, May 31, will also be celebrated as a holiday and thousands will visit Atlantic City, Cape May, Wildwood, Ocean City, Asbury Park, Long Branch and the other great beaches.

The Pennsylvania Railroad affords convenient and direct access to all New Jersey seashore points.

To Atlantic City, through trains leave New York 9:55 A. M., 2:55 P. M. week-days; 1:25 P. M. Saturdays only; 7:55 A. M. Sundays. Special returning train leaves Atlantic City May 31 at 5:45 P. M. Connecting trains for Cape May and Wildwood leave New York 1:55 P. M. (via North Philadelphia and Delaware River Bridge) week-days, and 12:10 A. M. Sundays.

Sunday train connects also for Ocean City. Frequent fast trains to Long Branch and Asbury Park.

NEW SUBWAYS NOW POSSIBLE

PUBLIC SERVICE BOARD TO CALL FOR PROPOSALS.

Chance for Property Owners to Make Good Their Declarations That They Would Pay for Tunnels—Tremble Over Lexington Avenue Route Likely.

Now that the bill permitting the building of new subways with private capital or by assessing the cost of additional subways on the territory benefited has been signed by the Governor the Public Service Commission will devote almost its whole attention to testing the sincerity of the many offers to build subways and of the protestations made by many delegations of property owners who have appeared at public hearings that if they could only get new lines through their districts they would not object to paying for them at the assessment principle.

The bill which the Governor has signed permits the commission to take advantage of either of these offers. It remains to be seen whether the property holders of South Brooklyn, who have been clamoring for a subway under Fourth avenue, and who, through some of their spokesmen, have declared that they were prepared to bear the cost of it by assessments upon them, will stand by that declaration.

Similarly it now rests with the Bradley-Gaffney-Steeves company to make good its offer to build the Broadway-Lexington avenue route with its own money and for the Interborough company to come to the front and justify its threat that unless it could get Lexington avenue for the northern extension of its present subway it would compete with the Bradley-Gaffney-Steeves company for the franchise for the whole route. There is nothing now to keep William J. Wilgus of the Amsterdam Corporation from applying for a franchise for the construction of a freight line around the city's dock front. Max E. Schmidt of the Continuous Enterprises Company from submitting his plans for moving platforms.

The members of the commission decided yesterday that they would give their whole time to the consideration of the plans of the companies. Conferences will be held with the officials of these companies, their plans will be studied and then when there is something definite to go upon the board will begin public hearings.

The hardest problem will be the Broadway-Lexington route. If the Interborough company should resolve to compete with the Bradley-Gaffney-Steeves company for that route it could be necessary for the commission to advertise for bids and then to pass upon the merits of those bids.

As matters now stand the Interborough company, according to comments heard yesterday in the offices of the Public Service Commission, has the best of the situation. Arthur J. Baldwin, the legal representative of the Baldwin-Gaffney-Steeves company, said yesterday that his clients were prepared not only to construct in its entirety the Broadway-Lexington avenue route but also to build branches which would connect Brooklyn by means of lines over the bridges with Manhattan.

The Interborough company is in a position to carry passengers to Brooklyn for a single fare but it can also offer the advantages of transferring passengers to the present subway and to the elevated lines. Whether or not the Interborough company will make such an offer could not be learned yesterday.

It was said at President Shonts's office that the Interborough company would respond to the request made by President Wilcox of the Public Service Commission to submit plans for the new line, under the new law, until the directors of the Interborough met next Wednesday.

Mr. Wilgus said yesterday that he would submit with a day or two his formal application for the freight line along the docks together with his detailed plans. Mr. Schmidt also stated that he was moving to the new headquarters of the company before the board. Mr. Schmidt said he had plans mapped out for three routes, any one of which he would like to have accepted. He said he was not ready to make public, but he did say that one route his company was desirous of obtaining called for a moving platform from Fourteenth to Forty-second street.

President Winter of the Brooklyn Rapid Transit Company has two conferences yesterday with Chairman Wilcox. His company is planning to extend several of its elevated lines, and as the new bill permits the granting to existing companies of franchises for new lines, it is preparing to take advantage of it. Mr. Winter would not say yesterday what were the extensions he was contemplating, but it was understood that they would be in the downtown section of the city.

Mayor McAdoo said that the bill would end to the criticisms which have been made against the city authority for failure to appropriate money for new subways.

It was estimated that the bill would not act to-morrow on the franchise permitting the McAdoo company to extend its line from Thirty-third street and Sixth avenue to the Grand Central Station. A select committee of the board appointed to report on the matter met yesterday in Comptroller Metcalf's office and for more than two hours discussed the bill in a manner the plans for the extension. There was nothing formal about the hearing. Those for and against the granting of franchises for new lines were seated around a table on which were spread blue prints and street maps, and the end of the talk was a resolve on the part of the committee to hold a public hearing at the station at Fifth avenue and Forty-second street it should not be allowed to have an outlet on the north side of the street.

The McAdoo plans provide for running the new line down Forty-second street from Sixth avenue to the Grand Central Station, on the south side of the street, but as the station at Forty-second street would be under the grounds of the new public library and as no part of this property could be used for an exit Mr. McAdoo has proposed that his company should be allowed to provide an underground passageway which would permit the passengers to enter his line from an opening to be made on the north side of the street.

This scheme was opposed yesterday, as it was at the hearings held before the Public Service Commission, by Frank Bradley (the general manager of the Interborough company). He contended that the plan would not only interfere with the extending of the subway tunnel to the Hudson River but would prevent a development of new city subways at that junction.

Mr. Metcalf and Borough President Ahearn took the side of the Interborough representatives, and it was decided that the form of contract prepared by the Public Service Commission should be referred back to that body so that the terms of the contract it should be expressly stated that the McAdoo company should not be allowed to encroach beyond the station at Forty-second street. Mr. McAdoo and Edward M. Grout, who appeared for the company, said that they were willing to enter into a stipulation that the action would not extend farther than the middle of the street, but Mr. Metcalf and Mr. Ahearn insisted in sending the contract back to the Public Service Commission for amendment.

ERIE COUNTY MONEY STOLEN.

Thefts of the Cashier and His Deputy May Reach \$100,000—\$40,000 Returned.

Buffalo, May 27.—City Hall's latest scandal, which already has besmirched the reputations of two of the oldest employees in the County Treasurer's office may reach greater proportions than appeared on the surface when County Treasurer Fix first announced that defalcations and juggling with the books had been discovered. The amount of the thefts as figured by the County Treasurer and his deputies was placed at \$38,530. To-night it is reported that the shortage will go to \$100,000.

Jared C. Weed, the cashier, who is out on \$10,000 cash bail, undoubtedly will plead guilty to a charge of grand larceny of the second degree, when his case is called in criminal court next week. He wanted to plead guilty on arraignment before County Judge Taylor, but was prevailed upon to enter a technical plea of not guilty, his friends believing that when it became known that restitution had been made he would receive a shorter sentence of imprisonment.

No trace has been found of Samuel W. Hofheins, Weed's alleged confederate in embezzling the county's funds. He is believed to be on his way South America. Descriptions of the missing man have been telegraphed broadcast and every effort will be made to bring him back to stand trial.

Cashier Weed's too frequent visits to the Tenderloin were the cause of the quiet investigation started by County Treasurer Fix. He soon discovered that nearly \$10,000 had been stolen during his term of three years. Going back over the books for six, eight and finally ten years, it was found that a systematic peculation had been carried on. Weed and Hofheins were brought to the office one night last week and confronted with the evidence against them. They confessed, it is said, and agreed to make restitution as rapidly as they could. Regularities were figured out Weed and Hofheins produced the cash or securities to make good. Weed turned over \$20,000 in cash and some real estate and Hofheins turned over a trustee property valued at \$15,000 and handed over \$1,000 in cash.

Treasurer Fix has been criticised for not causing the immediate arrest of the men when the crooked work was first definitely known, but the fact remains that he has secured for the county some \$40,000, which would have been lost if an immediate arrest had precipitated a crisis in the affair. The Board of Supervisors has ordered a thorough examination of the books and experts are now at work on them.

Practically all the money stolen was taken from the back tax receipts. When a back tax bill was handed in the stub was destroyed and the money pocketed by the cashier. Hofheins, who was back tax clerk, fixed the rolls so the property owners would not get a duplicate of the bills. The money was taken from the amounts varying from \$20 to \$50 at a time, but totalling from \$2,000 to \$5,000 a year. The largest sums were taken during the trial of County Officers Gibson, of Jackson, and several other sentences to Auburn prison in connection with the graveyard scandal.

A telegram received by Chief of Police Hagan to-night says that Hofheins has been arrested at Gladwin, Mich., a small town on a spur of the Michigan Central.

NEW CHARTER FOR BOSTON.

Legislature's Action Makes New Government Plan Practically Sure.

Boston, May 27.—It is quite certain that this city is to have a new form of government. At noon to-day by 137 to 37 the Boston charter bill without a single amendment was passed to engrossment.

The bill provides that the terms of the present Mayor and Council shall be extended to February, 1940, at which time the Council and Board of Aldermen, city messenger and various clerks shall be abolished. The voters at the next State election are to have the right to vote for one of two plans for the future government of Boston. This is plan No. 1.

The term of Mayor to be two years; the City Council to consist of one member from each ward (except wards Twenty and Twenty-four, which shall have two each) nominated in primaries and elected for two year terms, and nine members elected at large for three year terms; nominations for school committee, Mayor and Councilmen at large to be made by independent nominations and by delegates elected by the voters in the primaries.

Plan No. 2.—The term of Mayor to be four years, subject to recall after two years by not less than a majority of all the voters in the city; the City Council to consist of nine members elected at large for three year terms; all nominations for municipal elections to be made by petition of not less than 5,000 voters without party designations on the ballot.

The Mayor is given concurrent powers with the city government. All appropriations for the city government shall originate with the Mayor. The City Council may reduce or reject any item, but without the approval of the Mayor it shall not increase any item in the budget of a bureau.

The organization, powers and duties of the executive departments remain as constituted, but the Mayor and city clerk may reorganize the departments, abolish departments. All heads of departments and members of municipal boards, including the street commission, the fire department, the police department, the police commissioner and the excise commissioner shall be appointed by the Mayor without confirmation by the city council. The Mayor may remove or appoint to residence. The appointments shall be certified as to their education, training or experience by the civil service commission.

Within sixty days after the passage of the act the Governor shall appoint a finance commission of five persons for at least three years, qualified voters in the city to be eligible.

The first municipal election under the charter will take place on the first Tuesday after the second Monday in January, 1940.

OBITUARY.

William Mansell Daintrey, known as an authority in the retail carpet trade, died at his home in the Flushing Hotel. He was born in Petworth, Sussex, England, sixty years ago and came to this country in 1880. He was a member of the Carpet Association of America and the Carpet Manufacturers' Association. He was a resident of New York City for many years. His wife, Mrs. Daintrey, is survived by his wife, Mrs. Daintrey, and his daughter, Mrs. Daintrey.

John A. Couch, president of the Manufacturers and Dealers League of New York, died yesterday morning at his home, 441 East 72nd street, of a heart attack. He was a member of the Bishop & Brodock Company at 639 Lafayette street. He was born in Carrollton, Ohio. His wife, Mrs. Couch, and his daughter, Mrs. Couch, are survivors. Services will be held to-day at his home and the interment will take place in Calvary, Ohio.

Henry M. Murray, who died in Brooklyn on Wednesday in his fifty-eighth year, had been connected with the Finance Department and other public offices for nearly thirty years. His position was as the central clerk of the Finance Department of the City of New York. He was a resident of the boroughs of Brooklyn and Queens. He leaves a daughter.

Capt. William Goddard, the oldest fireman in the city, died yesterday at his home, 301 South Orange avenue, Newark. He was a resident of New York City for many years. He was a member of the Fire Department of the City of New York. He was a resident of the boroughs of Brooklyn and Queens. He leaves a wife, two sons, two daughters, nine grandchildren and five great-grandchildren.



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JULIA WARD HOWE IS NINETY

AUTHOR OF THE BATTLE HYMN CELEBRATES BIRTHDAY.

Retains Her Faculties, but Shows Physical Weakness Incident to Age—A Few Reminiscences of Great Men—She Thinks Women Gamble a Good Deal.

Boston, May 27.—Mrs. Julia Ward Howe, known the world over as the author of "The Battle Hymn of the Republic," celebrated her ninetyeth birthday to-day at her home in Beacon street. Present were Mrs. Howe's four children, Mrs. Maude Howe Elliott, Mrs. Laura E. Richards, Mrs. D. P. Hall and Prof. H. M. Howe of Columbia University, who assisted their mother in receiving a very few of her closest friends. This reception was the only event of the day that in the least partook of formality. Mrs. Howe got many telegrams and letters of congratulation, not a few of them from abroad. While the house was nearly filled with flowers sent by friends who remembered the day.

Despite her age, Mrs. Howe remains in possession of all her faculties, only her physical weakness betraying her advanced years. For a long time she has been regarded as typifying the Boston culture that made Boston famous in the third quarter of the last century, and this despite the fact that she is not a native Bostonian. She was born, in fact, in New York city, down near the Battery, and most of her childhood was spent in her father's house, which stood at Bond street and Broadway, which in those days was the fashionable neighborhood in New York. When she was 23 years old she was on a visit in Boston and met Samuel Gridley Howe, whom she subsequently married. Since that time she has lived in Boston, where she has been intimate with local literary celebrities for many years.

Her age did not prevent her appearance this year as before at the Perkins Institute for the Blind, which was founded many years ago by her husband and where in fact she first met him. She has made several public appearances this year, delivering occasional addresses at the Church of the Disciples in Boston. She has long been one of the foremost advocates of suffrage for women and many of her public utterances have referred to this subject. In recent years she has taken an active interest in the condition of the lower classes in Russia. Within a few weeks she has been writing an article on the immortality which is to be published in one of the magazines. She is still president of the Authors Club, of which Thomas Wentworth Higginson is vice-president. In 1903 Mrs. Howe became a great-grandmother through the birth of a child to Mrs. Henry Marston Hall of East Orange, N. J.

To a recent visitor Mrs. Howe spoke at some length of the various American and English men and women of note whom she had come to know in her long life. She had keen memories of Carlyle, whose long drinking habits amazed her; of Washington Irving, of Wendell Phillips, whom she last heard in the Old South Meeting House when he delivered the address on the unveiling of the statue of Harriet Martineau; of John Brown, who once called on her; of Agassiz, and Florence Nightingale.

She also spoke of Oliver Wendell Holmes, of whom she said: "Whenever I met him he generally did most of the talking. I remember particularly one time when he spoke to me at my house in company with William Alger and Ralph Waldo Emerson, and it was Mr. Holmes who did most of the talking even then. Emerson, she said, was by far the greatest writer she ever knew."

When Mrs. Howe was asked who was the most representative of American writers she said that perhaps William Dean Howells was entitled to that description. To the suggestion of Henry James she replied that he was both a beautiful and a finished writer but that he had lived so long abroad that he could scarcely be called representatively American.

Of all that she had written herself Mrs. Howe said that it was "The Battle Hymn of the Republic," first published in the

ATLANTIC MONTHLY, THAT HAD GIVEN HER THE MOST SATISFACTION.

"Although that hymn," she said, "has brought much criticism from the South, it brings me happiness to me than any other work of mine. I do not see why the South should take exception to it now. The prejudices of the war have long since passed away, and now that the country is united the South should look upon this hymn with a broader view. But whatever the criticism I confess to loving the literary children of mine more than the real children. I began to write poetry when I was only a child. My early poems were published by Charles King, the editor of the old New York American. He was a man of fine literary taste and had been a pupil at Harvard when Byron was there. Late in his life he became president of Columbia College when it was located in Park place, New York."

Mrs. Howe has kept pace with the times and her views on contemporary questions have long been noted for their lucidity. It was only a few years ago that she was the principal speaker at a legislative hearing held in the State House in Boston on the subject of woman suffrage, when she gave an address that made public some opinions on gambling among women. At that time she said:

"I fear that the evil custom of playing for money has made considerable progress in our fashionable society. Heads of families in our gay cities are sometimes made aware of the fact that their own wives and other young people of checks intended to cover recent losses at cards. Young ladies are heard to boast of the gains of a season at the roulette table. We hear of invitations to fashionable houses which are declined by youths of small or moderate means. This feature of our time appears to me a reversion to the habits of a low stage of civilization in which poverty was a badge of honor and a source of hazard which is common among barbarous people."

BIG VICTORIES FOR THE WETS.

Scrappy Election in Petersburg, Va.—Two More Wet Counties in Indiana.

PETERSBURG, Va., May 27.—Petersburg went wet by 578 majority to-day, each of which local options had been given the majority. Women sang hymns and ministers conducted services around the polls, but the liquor men got the votes. The campaign was the hottest ever fought in Virginia.

The Rev. J. Sydney Peters, pastor of the Central Methodist Church, voted under a sworn statement and got punched in the head by Wesley Andrews, a member of the City Council and a church worker. Andrews challenged Peters' vote, and Peters branded him as a "liar and a false statement." Following this the Councilman put a short jab to the face of the minister. Then they were separated. Peters got his hat smashed, and both were summoned to court for fighting.

A negro evangelist undertook to importune the colored brethren to put dry ballots in the box. He was more or less cussed out and was finally arrested for fast driving in his efforts to go quickly from one precinct to another.

INDIANAPOLIS, May 27.—The worst defeat that local option has sustained in the protracted campaign that has been carried on in this State was administered to-day in LaPorte county, where the wets won by 340 majority.

All the elements were at work which have been so successful, the women of the churches taking a leading part. In LaPorte and Michigan City, however, the voters apparently ate the church lunches and then voted with the wets. For LaPorte gave 1,164 against the dries, and Michigan City, 2,875 against the wets. Flood county also voted to-day, and there too the dries lost by a heavy vote, the wets carrying the county by nearly 1,800. New Albany went wet by 1,637. Harrison county, which was largely dry by remonstrance but had four saloons, gave 300 majority for the dries.

PATRICKS BAR TRAIN ROBBERY POSTER.

PATERSON, N. J., May 27.—Posters describing "The Great Train Robbery," in which guns and knives are displayed, have been put under the ban by Paterson's bill board censors, composed of Chief of Police John Blinson, Recorder James F. Carroll and City Clerk T. Simpson. Blinson said the show is billed to appear near this city on June 12.

SENDOFF TO THE MARSHMEN.

Hoboken Makes a Holiday of Departure of the Steamer Majestic.

The sendoff that Hoboken gave yesterday to the 200 members of the National Schuetzenbund of America, who were sailing for Germany on a specially chartered steamer, the Main, amounted practically to a local holiday. All the principal buildings were decorated with bunting and flags and band music began shortly after sunrise.

After a parade along Twenty-third street, Manhattan, the New York contingent, headed by the Ninth Regiment Band, went to Hoboken over the Lackawanna ferry. The fifty shooting clubs then marched to Odd Fellows Hall, where Mayor Stearns and city officials met to bid them good-bye. About 5,000 persons gathered at the pier and there was a final salute as the Main swung into the river. Kaiser Wilhelm and his Ministers will be in Hamburg while the festival is going on.

INDEPENDENT CATHOLIC BISHOP.

Bishop Miraglia-Gullotti, who was excommunicated by the Pope in 1896 because of his liberal ideas, was among the passengers of the steamer Majestic, which arrived yesterday at Hoboken. He founded the Independent Catholic Church of Italy. He will visit his brother in Waltham, Mass., and may lecture in Boston.

BABY'S TERRIBLE

WATERY ECZEMA.

Itching Humor Broke Out on Tiny Mite's Cheeks—Would Tear His Face Till Blood Streamed Down Unless Hands Were Bandaged—Spent \$50 on Useless Treatments.

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"When my little boy was two and